

DEFAULT O/E JAD

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 18-24726-JAD
EDDIE L. HARDING and SHANNON V.)	
HARDING,)	FILED
)	5/17/23 2:37 pm
Debtors.)	CLERK
_____)	U.S. BANKRUPTCY
)	COURT - WDPA
EDDIE L. HARDING and SHANNON V.)	
HARDING,)	
)	
Movants/Debtors,)	
)	
vs.)	
)	
COMMUNITY LOAN SERVICING, LLC)	
f/k/a BAYVIEW LOAN SERVICING,)	
LLC, as Servicer for LAKEVIEW LOAN)	
SERVICING, LLC,)	
)	
Respondents.)	

ORDER

AND NOW, this 17th day of May, 2023, upon consideration of the Motion to Approve Permanent Mortgage Modification Agreement filed on April 27, 2023 by Movants Eddie L. Harding and Shannon V. Harding ("Debtors") against Respondent Community Loan Servicing, LLC f/k/a Bayview Loan Servicing, LLC as Servicer for Lakeview Loan Servicing, LLC ("Creditor"), it is hereby ORDERED that said motion is granted, and that the permanent mortgage modification agreement dated April 20, 2023 by and between Debtor Wife and Creditor, a true and correct copy of which is attached to said motion as Exhibit "A", is approved by the Court, said agreement containing the following terms, inter alia:

The principal balance is \$117,147.07 as of June 1, 2023. The loan term expires on May 1, 2053. The interest rate is 6.5%. The initial escrow monthly payment for hazard insurance and realty taxes is \$428.71 with a principal and interest monthly payment of \$740.45 for a total initial monthly payment of \$1,169.6 commencing June 1, 2023.

It is further ORDERED that the Chapter 13 Trustee shall disburse monthly payments through Debtors' Chapter plan. Debtors shall file an amended plan or stipulated order modifying plan to account for the modified payment within 30 days of the date of this Order.

A handwritten signature in black ink, appearing to be "JAD", with a large, sweeping loop at the top and a horizontal line extending to the right.

jsf
JEFFERY A. DELLER,
United States Bankruptcy Court

In re:
Eddie L. Harding
Shannon V. Harding
Debtors

Case No. 18-24726-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eddie L. Harding, Shannon V. Harding, 4542 Stilley Rd., Pittsburgh, PA 15227-1326

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mwclaw.com , ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC, logsecf@logs.com
Glenn R. Bartifay	on behalf of Debtor Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com ; gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com ; gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com ; gbartifay@yahoo.com

District/off: 0315-2

User: auto

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Total Noticed: 1

Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall/Baldwin-Whitehall School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Marianne Oliver	on behalf of Creditor Jennifer Haas moliver@lawgol.com patti@lawgol.com
Marianne Oliver	on behalf of Creditor Scott Craven moliver@lawgol.com patti@lawgol.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Samuel James Pasquarelli	on behalf of Defendant Clearview FCU sjp@sgkpc.com pms@sgkpc.com

TOTAL: 17